

1 Amendments to the Claims:

2 This listing of claims will replace all prior versions, and listings, of claims in the application:

4 Listing of Claims:

6 1. (Currently amended) A method of auctioning bad debts to a plurality of clients, said method  
7 comprising the steps of:

8 placing select information relating to at least one bad debt on an online auction forum, said  
9 select information comprising at least one distinct bad debt item to be displayed on a bidding site of  
10 said online auction forum;

11 establishing at least one bidding site on said online auction forum, said bidding site being  
12 associated with a database, said database including said bad debt item;

13 classifying said bad debt item based on a geographic territory where ~~jurisdiction is present~~  
14 ~~over a debtor~~ said debtor resides;

15 displaying said bad debt item on said bidding site in accordance with said geographic  
16 territory.

18 2. (Currently amended) The method of Claim 1, further comprising the step of:

19 requiring a client to select at least one geographic territory, said geographic territory being  
20 associated with a debtor who ~~is subject to the jurisdiction of~~ resides within said selected geographic  
21 territory.

23 3. (Currently amended) The method of Claim 1, wherein said bad debt item is a lot package that  
24 includes a pre-grouped assortment of select information relating to at least two bad debts, wherein  
25 each bad debt has a debtor, each of said debtors ~~being subject to a jurisdiction of~~ residing within a  
26 geographic territory that is common to all of said debtors in said lot package, said lot package to be  
27 displayed as a distinct bad debt item on said bidding site of said online auction forum.

28

1 4. (Previously presented) The method of Claim 1, wherein said bad debt item is an apportioned  
2 bad debt containing select information relating to a particular bad debt, said apportioned bad debt  
3 comprising a fractional portion of the monetary value of the whole of said bad debt and is to be  
4 displayed as a distinct bad debt item on said bidding site of said online auction forum.

5  
6 5. (Previously presented) The method of Claim 1, wherein said select information relating to said  
7 bad debt item includes the uncollected monetary value of said bad debt.

8  
9 6. (Previously presented) The method of Claim 1, wherein said select information relating to  
10 said bad debt item includes the geographic territories in which jurisdiction is present over said  
11 debtor .

12  
13 7. Canceled.

14  
15 8. (Previously presented) The method of Claim 1, wherein said select information relating to said  
16 bad debt item includes rating information that is related to the potential for collection of said bad  
17 debt item from said debtor.

18  
19 9. (Previously presented) The method of Claim 1, wherein said select information relating to said  
20 bad debt item includes a predetermined minimum bid request amount, said online auction forum  
21 not to accept a bid for said bad debt item that is below said predetermined minimum bid request  
22 amount set for said same bad debt item.

23  
24 10. (Previously presented) The method of Claim 3, wherein said select information relating to  
25 each of said bad debts in said lot package includes the uncollected monetary value of said bad debt.

26  
27 11. (Previously presented) The method of Claim 3, wherein said select information relating to  
28 each of said bad debts in said lot package includes the geographic territories in which jurisdiction is

1 present over said debtor.

3 12. Canceled.

5 13. (Previously presented) The method of Claim 3, wherein said select information relating to  
6 each of said bad debts in said lot package includes rating information that is related to the potential  
7 for collection of said bad debt from said debtor.

9 14. (Previously presented) The method of Claim 3, wherein said select information relating to said  
10 bad debts in said lot package includes rating information that is related to the potential for  
11 collection of all of said bad debts included in said lot package.

13 15. (Previously presented) The method of Claim 14, wherein said rating information is based on  
14 an average of the total sum of a rating figure of each of said bad debts included in said lot package.

16 16. (Previously presented) The method of Claim 3, wherein said select information relating to said  
17 lot package includes a predetermined minimum bid request amount, said online auction forum not  
18 to accept a bid for said lot package that is below said predetermined minimum bid request amount  
19 set for said same lot package.

21 17. (Previously presented) The method of Claim 4, wherein said select information relating to said  
22 apportioned bad debt includes the uncollected monetary value of the apportioned fraction of said  
23 bad debt.

25 18. (Previously presented) The method of Claim 4, wherein said select information relating to said  
26 apportioned bad debt includes the uncollected monetary value of the whole of said bad debt from  
27 which said apportioned bad debt was taken.

1 19. (Previously presented) The method of Claim 4, wherein said select information relating to  
2 said apportioned bad debt includes the geographic territories in which jurisdiction is present over  
3 said debtor.

4  
5 20. Canceled.

6  
7 21. (Previously presented) The method of Claim 4, wherein said select information relating to said  
8 apportioned bad debt includes the fractional share that was apportioned from the whole of said bad  
9 debt.

10  
11 22. (Previously presented) The method of Claim 4, wherein said select information relating to said  
12 apportioned bad debt includes rating information that is related to the potential for collection of  
13 said apportioned bad debt from said debtor.

14  
15 23. (Previously presented) The method of Claim 4, wherein said select information relating to said  
16 apportioned bad debt includes a predetermined minimum bid request amount, said online auction  
17 forum not to accept a bid for said apportioned bad debt that is below said predetermined minimum  
18 bid request amount set for said same apportioned bad debt.

19  
20 24. (Previously presented) The method of Claim 1, wherein said online auction is conducted  
21 utilizing consecutive and concurrent bidding phase intervals, each of said bidding phase intervals  
22 enduring for a predetermined time period.

23  
24 25. (Previously presented) The method of Claim 24, wherein any said bad debt item that receives  
25 a bidding price equal to or above its predetermined minimum bid request amount at the end of said  
26 bidding phase interval will be classified into a purchased items database of said online auction  
27 forum.

28

1 26. Canceled.

2

3 27. Canceled.

4

5 28. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from  
6 said database for display on said bidding site on the basis of its numerical positioning in relation to  
7 other said bad debt items contained in said same database.

8

9 29. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from  
10 said database for display on said bidding site on the basis of a random selection process, said  
11 random selection process occurring irrespective of the numerical positioning of any said bad debt  
12 item contained in said same database.

13

14 30. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from  
15 said database for display on said bidding site on the basis of an order preference of personnel  
16 managing said online auction forum.

17

18 31. (Currently amended) A system for selling bad debts, said system comprising:

19 (a) a remote host system connected to a communications network, said remote host  
20 system including:

- 21 (i) a central processing element for processing data;  
22 (ii) a data storage element for storing data; and  
23 (iii) software installed for execution on the central processing element and having  
24 a database that is associated with at least one sales site module, said database  
25 including at least one bad debt item, said bad debt item being accessible on  
26 said associated sales site module in accordance with a geographic territory  
27 where ~~jurisdiction is present over a debtor~~ said debtor resides, said software  
28 configured to run multiple, concurrent, and distinct client sessions on said

1 remote host system; and

2 (b) an interface element for providing public access to said software, wherein a plurality  
3 of clients may each participate in an online session of said software, running on said remote host  
4 system, from client systems connected to said communications network, and wherein each of said  
5 plurality of clients may be able to purchase said bad debt item available for sale on said associated  
6 sales site.

7  
8 32. (Currently amended) A method of outright selling bad debts, said method comprising the  
9 steps of:

10 placing select information relating to at least one bad debt on an online sales forum, said  
11 select information comprising at least one distinct bad debt item to be displayed on a sales site of  
12 said online sales forum;

13 establishing at least one sales site on said online sales forum, said sales site being associated  
14 with a database, said database including said bad debt item;

15 classifying said bad debt item based on a geographic territory where ~~jurisdiction is present~~  
16 ~~over a debtor~~ said debtor resides; and

17 displaying said bad debt item on said sales site in accordance with said geographic territory.

18  
19 33. (Currently amended) A computer-assisted method of offering bad debts for sale comprising:

20 compiling information relating to at least one bad debt, said bad debt being associated with  
21 a debtor, the compiled information including a geographical location wherein ~~jurisdiction is present~~  
22 ~~over the associated debtor~~ said associated debtor resides;

23 storing compiled information relating to said at least one bad debt in a computerized  
24 database;

25 allowing a potential purchaser of bad debts to specify at least one geographical location of  
26 interest;

27 locating bad debts stored in the computerized database for which the geographical location  
28 specified by the potential purchaser corresponds with the stored geographical location wherein

1 ~~jurisdiction is present over the associated debtor~~ said associated debtor resides; and

2 providing the potential purchaser with information from the computerized database relating  
3 to a bad debt for which the stored geographical location wherein jurisdiction is present over the  
4 associated debtor corresponds to the geographical location specified by the potential purchaser;

5  
6 34. (Currently amended) The method of claim 33, further comprising:

7 providing the potential purchaser with information compiled in the computerized database  
8 relating to a plurality of bad debts for which the stored geographical location wherein ~~jurisdiction is~~  
9 ~~present over the associated debtor~~ the associated debtors reside corresponds to the geographical  
10 location specified by the potential purchaser.

11  
12 35. (Previously presented) The method of claim 33, wherein the information provided to the  
13 potential purchaser in the providing step relates to an apportioned bad debt, said apportioned bad  
14 debt comprising a fractional portion of the monetary value of the whole of said bad debt.

15  
16 36. (Previously presented) The method of claim 33, wherein said potential purchaser purchases the  
17 bad debt.

18  
19 37. (Previously presented) The method of claim 36, wherein said purchase is internet-based.

20  
21 38. (Currently amended) A computer-assisted method of offering bad debts for sale comprising:  
22 compiling information relating to a plurality of bad debts, each of said bad debts being  
23 associated with a corresponding debtor, the compiled information including a geographical location  
24 wherein ~~jurisdiction is present over~~ said corresponding debtor resides;

25 storing compiled information relating to said plurality of bad debts in a computerized  
26 database;

27 allowing a potential purchaser of bad debts to specify at least one geographical location of  
28 interest;

1 locating bad debts stored in the computerized database for which the geographical location  
2 specified by the potential purchaser corresponds with the stored geographical location wherein  
3 ~~jurisdiction is present over~~ the associated debtor resides; and

4 providing the potential purchaser with information from the computerized database relating  
5 to a plurality of bad debts grouped as a package, each of the packaged bad debts having a stored  
6 geographical location wherein ~~jurisdiction is present over~~ the associated debtors reside  
7 corresponding to the geographical location specified by the potential purchaser.

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9 39. Canceled.

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11 40. (Previously presented) The method of claim 38, wherein at least one of said bad debts in the  
12 packaged group of bad debts is an apportioned bad debt, said apportioned bad debt comprising a  
13 fractional portion of the monetary value of the whole of said bad debt.

14  
15 41. (Previously presented) The method of claim 38, wherein said potential purchaser purchases the  
16 packaged group of bad debts.

17  
18 42. (Previously presented) The method of claim 41, wherein said purchase is internet-based.

19  
20 43. (Previously presented) The system of claim 31, wherein said purchase of said bad debt item is  
21 conducted via an auction process.

22  
23 44. (Previously presented) The system of claim 31, wherein said software further includes a  
24 purchased items database, said bad debt item classified into said purchased items database  
25 subsequent to being sold.

26  
27 45. (Currently amended) A computer-assisted method of offering bad debts for sale comprising:  
28 providing a computerized database containing information relating to a plurality of bad debts,



1 each bad debt having at least one debtor associated therewith, the computerized database including  
2 geographical information, for each associated debtor, indicating at least one territory wherein said  
3 associated debtor ~~is subject to the jurisdiction of a court~~ resides; and

4 allowing a potential purchaser of bad debts to specify at least one geographical territory of  
5 interest;

6 locating bad debts stored in the computerized database for which the geographical territory  
7 specified by the potential purchaser corresponds with the territory wherein ~~jurisdiction is present~~  
8 over the associated debtor resides; and

9 providing the potential purchaser with information contained in the computerized database  
10 relating to at least one bad debt for which the territory wherein ~~jurisdiction is present over the~~  
11 associated debtor resides corresponds to the geographical territory specified by the potential  
12 purchaser.

13  
14 46. Canceled.

15  
16 47. (Currently amended) A method of marketing uncollected debts, each of such uncollected debts  
17 being associated with a corresponding debtor, and each such debtor ~~being subject to personal legal~~  
18 jurisdiction residing in one or more geographic territories, said method comprising the steps of:

19 a. gathering debt information about a plurality of uncollected debts, each of said plurality of  
20 uncollected debts being associated with a debtor;

21 b. gathering debtor ~~jurisdiction~~ residence information regarding geographic territories in  
22 which the debtor associated with each of such uncollected debts ~~is likely to be subject to personal~~  
23 legal jurisdiction resides;

24 c. storing the gathered debt information and gathered debtor ~~jurisdiction~~ residence  
25 information in a computer storage element;

26 d. allowing a client to specify a geographic territory of interest; and

27 e. providing said client with information from said computer storage element relating to at  
28 least one uncollected debt for ~~which~~ which the corresponding debtor ~~is subject to the personal legal~~

1 ~~jurisdiction~~ resides within the geographic territory specified by the client.

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3 48. Canceled.

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5 49. Canceled.

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7 50. (Previously presented) The method recited by claim 47 wherein said client purchases said at  
8 least one uncollected debt.

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10 51. Canceled.

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12 52. Canceled.

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14 53. Canceled.

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16 54. Canceled.

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18 55. (Currently amended) A method of offering bad debts for sale comprising:

19 a) compiling a plurality of bad debts, each of said bad debts being associated with a debtor,  
20 wherein each of said debtors ~~is subject to personal legal jurisdiction of~~ resides within at least one  
21 geographic territory;

22 b) providing select information pertaining to at least one of said bad debts to a remote host  
23 web site connected to a communications network;

24 c) allowing a remote client to access said host web site over a communications network;

25 d) allowing said client to select at least one geographic territory; and

26 e) providing the remote client with information relating to at least one bad debt for which the  
27 associated debtor ~~is subject to personal legal jurisdiction~~ resides within the geographic territory  
28 selected by the remote client.

- 1 56. (Previously presented) The method as in claim 55, wherein said method includes an auction  
2 of said at least one bad debt.  
3
- 4 57. (Previously presented) The system recited in claim 31 wherein said software further  
5 includes at least one sales site module.  
6
- 7 58. (Previously presented) The method of claim 36, wherein said potential purchaser purchases  
8 the bad debt via an outright sale.  
9
- 10 59. (Previously presented) The method of claim 41, wherein said potential purchaser purchases  
11 the packaged group of bad debts via an outright sale.  
12
- 13 60. (Previously presented) The system of claim 31, wherein said purchase of said bad debt  
14 item is conducted via an outright sale.  
15
- 16 61. (Previously presented) The method of claim 55, wherein said remote client purchases at  
17 least one of said bad debts.  
18
- 19 62. (Currently amended) The method of claim 45, further comprising:  
20 providing the potential purchaser with information compiled in the computerized database  
21 relating to a plurality of bad debts for which the stored geographical location wherein ~~jurisdiction is~~  
22 ~~present over~~ the associated debtors reside corresponds to the geographical territory specified by the  
23 potential purchaser.  
24
- 25 63. (Currently amended) The method of claim 47, further comprising:  
26 providing the client with information stored in the computer storage element relating to a  
27 plurality of uncollected debts for which the stored debtor ~~jurisdiction~~ residence information  
28 regarding geographic territories in which the debtor associated with each of such uncollected debts is

1 ~~likely to be subject to personal legal jurisdiction~~ resides corresponds to the geographical territory  
2 specified by the client.

3  
4 64. (Currently amended) The method of claim 55, further comprising:

5 providing the remote client with compiled information relating to a plurality of bad debts for  
6 which the geographic territory wherein ~~jurisdiction is present over~~ the associated debtors reside  
7 corresponds to the geographical territory selected by said client.